## **PUBLIC SUBMISSION**

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Definition of the Term "Fiduciary"; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-7841

Comment on FR Doc # 2015-08831

## **Submitter Information**

Name: John anonymous

## **General Comment**

I would ask that the proposed limitations on individually directed IRAs be abandoned. Disallowing covered calls as a low risk way to increase portfolio returns is an unneccesary infringement on investing choices. Allow individuals to make their own choices. RIN 1210-AB32 limits without benefit.